

Department of Health & Human Services  
Centers for Medicare & Medicaid Services  
Center for Consumer Information & Insurance Oversight  
200 Independence Avenue SW  
Washington, DC 20201



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**Date:** April 28, 2023

**From:** Center for Consumer Information and Insurance Oversight (CCIIO) Centers for Medicare & Medicaid Services (CMS)

**Title:** Direct Enrollment Web-broker Public List

The Centers for Medicare & Medicaid Services (CMS) is making the Direct Enrollment (DE) Web-broker Federally-facilitated Exchange (FFE) Registration Completion List (“DE Web-broker List”) available to the public.<sup>1</sup> The list includes the DE web-brokers approved to use the traditional DE pathway. CMS maintains a separate list for web-brokers approved to use the enhanced direct enrollment (EDE) pathway.<sup>2</sup>

CMS regulations establish additional requirements that apply when an agent or broker uses their own website, or that of another agent or broker, to facilitate enrollment in a qualified health plan through the FFE. CMS refers to such agents or brokers who enroll qualified individuals, employers, and employees through public-facing websites as “web-brokers.”

The information within the DE Web-broker List may be used only for the following purposes:

1. To confirm that a DE web-broker has successfully completed registration requirements for the FFE; and
2. To allow states and other stakeholders to conduct oversight, monitoring, and enforcement activities related to DE web-brokers, and to educate consumers about DE web-brokers who may provide assistance to consumers who are interested in obtaining health care coverage through the FFE in their states.

The information contained in the DE Web-broker List may be used and/or disclosed only to the extent necessary to accomplish these purposes and never to discriminate inappropriately.

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<sup>1</sup> This list is provided pursuant to Section 1312(e) of the Affordable Care Act and 45 C.F.R. §155.220, and Routine Use No. 11 of the System of Records Notice required by the Privacy Act of 1974 (5 U.S.C. §552a), titled, “Health Insurance Exchanges (HIX) Program” (No. 09-70-0560), published at 78 Fed. Reg. 8,538 (February 6, 2013), as amended and published at 78 Fed. Reg. 32,256 (May 29, 2013), and at 78 Fed. Reg. 63,211 (October 23, 2013).

<sup>2</sup> See <https://www.cms.gov/Programs-and-Initiatives/Health-Insurance-Marketplaces/Downloads/EDE-Approved-Partners.pdf>.

All national producer numbers (NPNs) and other DE web-broker information are self-reported by the agent or broker and should be validated against state and/or other National Association of Insurance Commissioners records to confirm state licensure.

This list contains the names of DE web-brokers who have completed FFE registration (including execution of the required agreements) and have valid, active Partner IDs for plan year 2023. This list is current as of April 28, 2023 and CMS anticipates updating the information on a monthly basis as needed. As a reminder, pursuant to 45 C.F.R. § 156.340, issuers still have the obligation to confirm their affiliated agents, brokers, DE web-brokers, and other downstream or delegated entities comply with all federal and state licensure, certification, and other applicable requirements. Additionally, CMS is including an indicator in the table below to indicate whether the web-broker has reported that it offers a Qualified Health Plan (QHP) shopping, application, and enrollment experience for qualified individuals outside of the Open Enrollment Period (OEP) for plan year 2023 through DE.

To access the list of licensed agents and brokers (including, but not limited to DE web-brokers) who have completed FFE registration and have valid, active Partner IDs for plan year 2023, navigate here: <https://www.cms.gov/ccio/programs-and-initiatives/health-insurance-marketplaces/a-b-resources.html#> (Registration Completion List).

### **URL and Logo Display Opportunity on HealthCare.gov**

In November 2018, HealthCare.gov launched a new page (see here: <https://www.healthcare.gov/direct-enrollment/>) that allows consumers to apply for and enroll in Marketplace health coverage through certified enrollment partner websites. After a consumer selects a state, a list of partners, partner types, and logos (if provided by the partner) will display on the page. Partners will be sorted randomly.

Approved issuers and web-brokers offering a DE or EDE pathway, with consumer-facing webpages, who wish to be listed on this page as a certified enrollment partner may complete the following form: <https://data.healthcare.gov/de-intake-form>.

CMS will conduct website reviews of submitted websites to ensure the websites are compliant with CMS DE requirements before being approved for display.

**Centers for Medicare & Medicaid Services  
Direct Enrollment Web-broker Public List**

| <b>Web-broker Company Name</b>                            | <b>Public-facing Name</b>      | <b>Website</b>  | <b>Supports Eligible Consumers with QHP Enrollment Outside of the OEP through DE<sup>3</sup></b> |
|---|--------------------------------|---|--|
| <b>AAJ Computer Services, Inc. [JET Health Solutions]</b> | JET Health Solutions           | <a href="https://www.jethealthsolutions.com/">https://www.jethealthsolutions.com/</a> | -  |
| <b>Acosta Insurance Group, Inc.</b>                       | Enterate                       | <a href="https://www.enterate.com/">https://www.enterate.com/</a>                     | ✓  |
| <b>Benefitalign LLC</b>                                   | Benefitalign LLC               | <a href="https://www.benefitalign.com/">https://www.benefitalign.com/</a>             | ✓  |
| <b>Broker Source, LLC</b>                                 | Broker Source                  | <a href="http://www.broker-source.com">www.broker-source.com</a>                      | ✓  |
| <b>Catch Insurance LLC</b>                                | Catch Insurance, LLC           | <a href="https://www.catch.co/">https://www.catch.co/</a>                             | ✓  |
| <b>DLS Innovation Group, Inc.</b>                         | DLS Innovation Group, Inc.     | <a href="http://www.dls-innovation.com">http://www.dls-innovation.com</a>             | ✓  |
| <b>Geozoning, Inc.</b>                                    | HealthSherpa                   | <a href="https://www.healthsherpa.com/">https://www.healthsherpa.com/</a>             | ✓  |
| <b>HealthMarkets (Insphere)</b>                           | HealthMarkets                  | <a href="https://www.healthmarkets.com/">https://www.healthmarkets.com/</a>           | ✓  |
| <b>Ideal Concepts, Inc.</b>                               | iWebQuotes                     | <a href="https://www.iWebQuotes.com/">https://www.iWebQuotes.com/</a>                 | ✓  |
| <b>Infinite Spark, LLC</b>                                | InsureSync                     | <a href="https://insuresync.com">https://insuresync.com</a>                           | ✓  |
| <b>INSXCloud, Inc.</b>                                    | INSXCloud, Inc.                | <a href="https://www.INSXCLOUD.com/">https://www.INSXCLOUD.com/</a>                   | ✓  |
| <b>Messer Financial Group</b>                             | Messer Financial Group - MyMFG | <a href="https://www.messerfinancial.com">https://www.messerfinancial.com</a>         | ✓  |
| <b>Quotit Corporation</b>                                 | Quotit Corporation             | <a href="https://www.Quotit.com/">https://www.Quotit.com/</a>                         | ✓  |

<sup>3</sup> Eligible consumers are those consumers who qualify for a special enrollment period (SEP) and/or who had a qualifying life event (QLE).

| <b>Web-broker<br/>Company<br/>Name</b> | <b>Public-facing<br/>Name</b> | <b>Website</b>  | <b>Supports<br/>Eligible<br/>Consumers<br/>with QHP<br/>Enrollment<br/>Outside of the<br/>OEP through<br/>DE<sup>3</sup></b> |
|--|-------------------------------|---|--|
| <b>Stride Health</b>                   | Stride Health                 | <a href="https://www.stridehealth.com/">https://www.stridehealth.com/</a>                         | ✓  |
| <b>TrueCoverage<br/>LLC</b>            | Inshura                       | <a href="https://www.inshura.com/">https://www.inshura.com/</a>                                   | ✓  |
| <b>Vimo, Inc.</b>                      | GetInsured                    | <a href="https://Getinsured.com/">https://Getinsured.com/</a>                                     | ✓  |
| <b>Welltheos LLC</b>                   | W3LL                          | <a href="https://be.w3ll.com/qhp/shopping/zip-code">https://be.w3ll.com/qhp/shopping/zip-code</a> | ✓  |